

Information to identify the case:

Debtor 1	<u>Daniel C. Armstrong</u>	Social Security number or ITIN	xxx-xx-7758
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tanesha D. Armstrong</u>	Social Security number or ITIN	xxx-xx-4491
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-26799-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel C. Armstrong
aka Daniel Armstrong

Tanesha D. Armstrong

9/6/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel C. Armstrong
 Tanesha D. Armstrong
 Debtors

Case No. 18-26799-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 54

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db/jdb
 aty +Daniel C. Armstrong, Tanesha D. Armstrong, 11 Fox Chase Dr., Blackwood, NJ 08012-4415
 +Christina J. Pross, Mattleman Weinroth & Miller, 200 Continental Drive, Ste 215,
 Newark, DE 19713-4335
 cr +HOME POINT FINANCIAL, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 lm +Homepoint Financial c/o Cenlar, 425 Phillips Blvd, Ewing, NJ 08618-1430
 517714952 +Aes/pheaafrn, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
 517714955 +Bucks County Adult Probation Department, 55 East Court Street, Doylestown, PA 18901-4318
 517714958 +Cheryl Sharp, 1003 Pine St, Darby, PA 19023-2024
 517714963 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517714964 +Experian, PO Box 4500, Allen, TX 75013-1311
 517714965 +Hillcrest Davidson & Associates, 715 N Glenville Dr Ste 4, Richardson, TX 75081-2879
 517721247 +Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent,
 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
 517765184 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
 517714966 +Home Point Financial Corporation, Nm1s#7706 9 Entin Rd St, Parsippany, NJ 07054-5000
 517714968 #+Judith Frazier, 311 East Prince St, Philadelphia, PA 19144-5755
 517714969 +McCabe, Weisberg & Conway, P.C., Attn: Alexandra T. Garcia, Esq., 216 Haddon Ave,
 Suite 303, Collingswood, NJ 08108-2811
 517833828 +Mound Solar Master Tenant VII, LLC, Attn Jacqueline Lainez, 6900 Dumbarton Circle,
 Fremont, CA 94555-3651
 517714971 Mound Solar VII, LLC, SolarCity/Tesla, Attn: Jacqueline Lainez, 2055 Clearview Way,
 San Mateo, CA 94402
 517714976 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 517714975 +Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 517714977 +Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623
 517714978 +Reliable Finance Company, LLC, PO Box 32, Scotland, PA 17254-0032
 517714980 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 517714983 +The Children's Hospital of PA, 3401 Civic Center Blvd., Philadelphia, PA 19104-4319
 517818434 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517714986 +TransUnion, PO Box 2000, Chester, PA 19016-2000
 517714990 +Wholesale Truck and Finance, 23970 Highway 59 N., Kingwood, TX 77339-1535

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Sep 07 2019 03:33:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2019 00:15:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 07 2019 00:15:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517714953 E-mail/Text: kristin.villneauve@allianceoneinc.com Sep 07 2019 00:13:57
 Alliance One Receivable Management Inc, 4850 Street Road, Suite 300,
 Feasterville Trevose, PA 19053-6643
 517714954 EDI: RESURGENT.COM Sep 07 2019 03:33:00 Ashley Funding Services, PO Box 10587,
 Greenville, SC 29603-0587
 517714956 +EDI: CAPONEAUTO.COM Sep 07 2019 03:33:00 Capital One Auto Finance, Attn: Bankruptcy,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517736460 +EDI: AISACG.COM Sep 07 2019 03:33:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 4360, Houston, TX 77210-4360
 517725395 +EDI: AISACG.COM Sep 07 2019 03:33:00 Capital One Auto Finance, a division of Capital On,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517773327 EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517714957 +EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One Bank, N.A., Attn: Bankruptcy,
 PO Box 71083, Charlotte, NC 28272-1083
 517714959 +EDI: CONVERGENT.COM Sep 07 2019 03:33:00 Convergent Outsourcing, Inc., Attn: Bankruptcy,
 PO Box 9004, Renton, WA 98057-9004
 517714960 +EDI: CCS.COM Sep 07 2019 03:33:00 Credit Collection Services, Attn: Bankruptcy,
 725 Canton St, Norwood, MA 02062-2679
 517714961 +EDI: CCS.COM Sep 07 2019 03:33:00 Credit Collections Svc, PO Box 773,
 Needham, MA 02494-0918
 517714962 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 07 2019 00:15:43
 Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
 517714967 +EDI: IRS.COM Sep 07 2019 03:33:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 517714970 +EDI: MID8.COM Sep 07 2019 03:33:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 517714972 +EDI: NFCU.COM Sep 07 2019 03:33:00 Navy FCU, Attn: Bankruptcy, PO Box 3000,
 Merrifield, VA 22119-3000
 517714973 +EDI: NFCU.COM Sep 07 2019 03:33:00 Navy Federal Credit Union, PO Box 3000,
 Merrifield, VA 22119-3000

District/off: 0312-1

User: admin
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Total Noticed: 54

Date Rcvd: Sep 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517714974 EDI: AGFINANCE.COM Sep 07 2019 03:33:00 OneMain Financial, Bankruptcy Dept.,
PO Box 3251, Evansville, IN 47731-3251
517714979 +EDI: SWCR.COM Sep 07 2019 03:33:00 Southwest Credit Systems, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958
517714981 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517714982 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517743843 +EDI: AIS.COM Sep 07 2019 03:33:00 T Mobile/T-Mobile USA Inc,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517714985 EDI: TFSR.COM Sep 07 2019 03:33:00 Toyota Financial Services, Attn: Bankruptcy,
PO Box 8026, Cedar Rapids, IA 52409
517714984 +EDI: WTRRN BANK.COM Sep 07 2019 03:33:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
517714988 +E-mail/Text: bankruptcydepartment@tsico.com Sep 07 2019 00:15:59 Transworld System Inc,
Attn: Bankruptcy, PO Box 15618, Wilmington, DE 19850-5618
517714989 +EDI: AIS.COM Sep 07 2019 03:33:00 Verizon, by American InfoSource LP as agent,
4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
517823775 +EDI: AIS.COM Sep 07 2019 03:33:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

intp Isabel Balboa
517714987 ##+Transworld System Inc, 2235 Mercury Way, Ste 275, Santa Rose, CA 95407-5463
TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Loss Mitigation Homepoint Financial c/o Cenlar
NJECEMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Home Point Financial Corporation
NJECEMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Craig Scott Keiser on behalf of Creditor HOME POINT FINANCIAL craig.keiser@law.njoag.gov
Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jdmarchand@comcast.net; jdmarchand@ecf.axosfs.com
Nicholas V. Rogers on behalf of Creditor HOME POINT FINANCIAL nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Thomas G. Egner on behalf of Joint Debtor Tanesha D. Armstrong tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; lwood@mcdowelllegal.com; cgetz@mcdowelllegal.c
om; mfunk@mcdowelllegal.com; egnertr62202@notify.bestcase.com
Thomas G. Egner on behalf of Debtor Daniel C. Armstrong tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; lwood@mcdowelllegal.com; cgetz@mcdowelllegal.c
om; mfunk@mcdowelllegal.com; egnertr62202@notify.bestcase.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11